

Certificate of Notice Page 1 of 4  
United States Bankruptcy Court  
Eastern District of PennsylvaniaIn re:  
Truc T. Le  
DebtorCase No. 20-12121-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith  
Form ID: 309IPage 1 of 2  
Total Noticed: 35

Date Rcvd: May 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2020.

db +Truc T. Le, 1105 Wedgewood Road, Flourtown, PA 19031-2125  
 14497479 +American Express Correspondence Address, 200 Vesey St., Brookfield Place, 50th Floor, New York, NY 10285-1000  
 14500218 +American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943  
 14497481 +Bank of America Credit Card, P.O. Box 17234, Wilmington, DE 19850-7234  
 14497485 +Citibank, 388 Greenwich Street, New York, NY 10013-2362  
 14497486 Discover Financial Services Correspondence, P.O. Box 30943, Salt Lake City, UT 84130-0943  
 14497495 Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256  
 14497496 +Experian, P.O. Box 9701, Allen, TX 75013-9701  
 14497497 Experian Information Systems, Attn: Dispute Department, P.O. Box 2002, Allen, TX 75013-2002  
 14497489 +Green Sky Dept, 3025, P.O. Box 2153, Birmingham, AL 35287-0002  
 14497502 H.A. Berkheimer Tax Administrator, Bankruptcy Notices, 50 North 7th Street, Bangor, PA 18013-1798  
 14497498 +Innovis Data Solutions, 250 E. Town St., Columbus, OH 43215-4631  
 14497503 +Montgomery County Tax Claim Bureau, P.O. Box 190, Norriton PA 19404-0190  
 14497504 +Office of the Prothonotary, Montgomery County Courthouse, PO Box 311, Norristown, PA 19404-0311  
 14497501 +Transunion Corporation, 2 Baldwinm Place, P.O. Box 1000, Chester, PA 19016-1000  
 14497491 +Wells Fargo Home Mortgage, 7001 Westown Parkway, West Des Moines, IA 50266-2511

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mwglaw@msn.com May 05 2020 03:19:30 MICHAEL W. GALLAGHER,  
 401 West Johnson Highway, Suite 4, East Norriton, PA 19401  
 tr +E-mail/Text: bncnotice@ph13trustee.com May 05 2020 03:02:12 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: megan.harper@phila.gov May 05 2020 03:20:06 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 05 2020 03:19:49  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 05 2020 03:19:58 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov May 05 2020 03:19:52 United States Trustee,  
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908  
 14497478 EDI: AMEREXPR.COM May 05 2020 07:08:00 American Express, P.O. Box 1270,  
 Newark, NJ 07101-1270  
 14497480 EDI: BANKAMER.COM May 05 2020 07:08:00 Bank of America Correspondence, P.O. Box 982234,  
 El Paso, TX 79998-2234  
 14497482 +EDI: BANKAMER2.COM May 05 2020 07:08:00 Bank of America, N.A., 100 North Tryon St.,  
 Charlotte, NC 28202-4000  
 14497483 +EDI: CITICORP.COM May 05 2020 07:08:00 Citi Card, P.O. Box 70166,  
 Philadelphia, PA 19176-0166  
 14497484 +EDI: CITICORP.COM May 05 2020 07:08:00 Citibank Customer Service, P.O. Box 6500,  
 Sioux Falls, SD 57117-6500  
 14497487 EDI: DISCOVER.COM May 05 2020 07:08:00 Discover Financial Services, 2500 Lake Cook Road,  
 Riverwoods, IL 60015  
 14497488 +EDI: DISCOVER.COM May 05 2020 07:08:00 Discover, P.O. Box 6103,  
 Carol Stream, IL 60197-6103  
 14497499 EDI: IRS.COM May 05 2020 07:08:00 Internal Revenue Service,  
 Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346  
 14497500 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 05 2020 03:19:49 PA Department Of Revenue,  
 Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 14497490 +EDI: STF1.COM May 05 2020 07:08:00 SunTrust Bank, 303 Peachtree Street N.E.,  
 Atlanta, GA 30308-3201  
 14497494 +EDI: WFFC.COM May 05 2020 07:08:00 Wells Fargo, 420 Montgomery Street,  
 San Francisco, CA 94104-1298  
 14497492 EDI: WFFC.COM May 05 2020 07:08:00 Wells Fargo Home Mortgage, P.O. Box 10335,  
 Des Moines, IA 50306-0335  
 14497493 +EDI: WFFC.COM May 05 2020 07:08:00 Wells Fargo Home Mortgage, P.O. Box 14411,  
 Des Moines, IA 50306-3411

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 TOTALS: 0, \* 1, ## 0Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: Keith  
Form ID: 309I

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2020 at the address(es) listed below:

MICHAEL W. GALLAGHER on behalf of Debtor Truc T. Le mwglaw@msn.com, mwglawl@verizon.net  
THOMAS YOUNG.HAE SONG on behalf of Creditor Wells Fargo Bank, N.A. paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

**Information to identify the case:**

Debtor 1	Truc T. Le	Social Security number or ITIN <b>xxx-xx-0668</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 4/27/20</b>
Case number: <b>20-12121-mdc</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Truc T. Le	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1105 Wedgewood Road Flourtown, PA 19031	
<b>4. Debtor's attorney</b> Name and address	MICHAEL W. GALLAGHER 401 West Johnson Highway Suite 4 East Norriton, PA 19401	Contact phone (484)679-1488  Email: mwglaw@msn.com
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377  Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M; Reading Office -- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 5/4/20

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		<b>June 3, 2020 at 10:30 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> The Mtg of Creditors will be conducted, via telephonic conference. All interested parties shall contact the Trustee, for connection details
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 8/2/20</b> <b>Filing deadline: 7/6/20</b> <b>Filing deadline: 10/24/20</b>
<p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
<p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>			
<p><b>9. Filing of plan</b> The debtor has filed a plan. This plan proposes payment to the trustee of \$108.10 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: <b>7/2/20 at 09:30 AM</b>, Location: <b>Courtroom #2, 900 Market Street, Philadelphia, PA 19107</b></p>			
<p><b>10. Creditors with a foreign address</b> If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>			
<p><b>11. Filing a chapter 13 bankruptcy case</b> Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>			
<p><b>12. Exempt property</b> The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>			
<p><b>13. Discharge of debts</b> Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>			